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ABSTRACT

Four Australian cohorts (born in 1961, 1965, 1970 and 1975) were studied between 1980-2000. The life transitions study focused on these three traditional markers of adulthood: (1) moving out of the parental home; (2) establishing an intimate relationship; and (3) buying a home. Incidence of these transitions was analyzed in terms of their relationship to social background, demographic, and labor market factors. The following was found: (1) those born in 1975, especially the females, moved out of the parental home at older ages than in the other cohorts; (2) geographic location and cultural background were two of the strongest influences on leaving home; (3) people, once over age 21, were marrying less and living in de facto partnerships more; (4) educational attainment had a stronger effect on the likelihood of marriage for females than for males; (5) the higher the educational level the less likely a person was to marry before age 25; (6) people were renting homes longer, especially in the two youngest cohorts; and (7) marital status and employment were the only factors with a consistent influence on the likelihood of home ownership. These were among the conclusions included: (1) public policies that target educational participation and employment do influence the capacity for young people to

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gain independence and complete various transitions into adulthood; and, (2) policies that inadvertently delay attainment of independence can affect Australians' life satisfaction and well-being. (Ten tables/figures are included. The bibliography lists 23 references. Appended are samples and populations; 7 data tables; and multivariate analyses tables). (AJ)

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LSAY Longitudinal Surveys of Australian Youth

Research Report Number 28

Becoming an Adult:
Leaving home, relationships and home ownership among Australian youth

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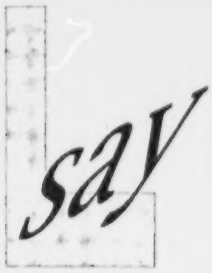

Longitudinal Surveys of Australian Youth

Research Report Number 28

BECOMING AN ADULT: LEAVING HOME, RELATIONSHIPS AND HOME OWNERSHIP AMONG AUSTRALIAN YOUTH

Kylie J. Hillman
Gary N. Marks

This report forms part of the Longitudinal Surveys of Australian Youth:
a research program that is jointly managed by ACER and the
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The views expressed in this report are those of the authors and not necessarily of the Department of Education, Science and Training.

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EXECUTIVE SUMMARY

Most studies on the transition from school implicitly assume that adulthood is reached upon gaining full-time work. This report focuses on other aspects of adulthood: moving out of home, establishing a relationship, and buying a house. The report documents the incidence of these events over time and analyses their relationship with social background, demographic and labour market factors. The study uses data from the four *Youth in Transition* cohorts born in 1961, 1965, 1970 and 1975.

The major findings from the investigation of moving out of the family home are:

- Young people (under 25) are now making the transition to independent living at much older ages than in previous cohorts. This change has been particularly noticeable amongst young women;
- Location and cultural background were two of the strongest influences on leaving home amongst the young people. Non-metropolitan people were up to twice as likely to leave home as their metropolitan peers. Those whose parents were from a non-English speaking country were half as likely to leave as those whose parents were born in Australia; and
- The relative influence of coming from a non-metropolitan area appears to be increasing in strength, but there has been little change in the degree of influence of a non-English speaking background.

Major findings from the investigation of marriage and relationships are:

- Smaller proportions of the younger cohorts were married at each given age over 21 whilst larger proportions were living in de facto partnerships. Overall, the level of serious relationships (de facto or marriages) was quite similar for all the cohorts by age 25;
- Young people from a non-metropolitan area were more likely than those from metropolitan areas to get married;
- Educational attainment had a stronger effect on the likelihood of marriage for females than for males, whilst the influence of location appeared to be stronger for males than for females;
- Holding a university qualification appeared to have a relatively consistent negative effect on the likelihood of a young person marrying in the surveyed period (ages 19-25); and
- The positive influence of employment on marriage decreased for males over time, whilst the negative impact of study on the likelihood of marriage for females increased across the cohorts.

The major findings from the investigation of home ownership are:

- Young people, particularly those in the two youngest cohorts, are spending longer periods of time in rental properties;
- Marital status and employment were the only factors with a consistent influence on the likelihood of home ownership in the surveyed period. Young people who were married were two to four times as likely to purchase a home as their unmarried peers. Those who were employed were up to four times more likely to purchase a home than those who were not employed; and
- The influence of marital and employment status on home ownership may have decreased over the two decades covered by the four cohorts (1980-2000), particularly for young men.

Further research, with both longitudinal data and older subjects, is needed to determine whether the trends reported here represent delays in making transitions or an overall reduction in the number of young people achieving traditional markers of adulthood. With that caveat in mind, this report concludes that the capacity for young people to gain independence and complete various transitions is likely to be affected by policies that target educational participation and employment. In addition, the attainment of markers of adulthood is related to the self-reported levels of wellbeing of young Australians. Policies that inadvertently delay the attainment of independence can affect the life satisfaction and wellbeing of young Australians at many points in their journey. It is important that the process of policy development include consideration of such potential side effects.

1. INTRODUCTION

Most research on young people focuses on their educational and labour market outcomes. These outcomes and the pathways from school to work have been the subject of most reports in the LSAY (Longitudinal Surveys of Australian Youth) series. The school to work transition is not the only transition young people face, however, and adulthood may not be reached automatically with full-time employment. During this time young people experience other major transitions: from the family home to independent living, and eventually buying a home; from being single to establishing a relationship and becoming a parent. To many young people, these transitions are as important as the transition from school to work, and have a great impact on the way they view themselves and the world in which they live. Furthermore, these transitions are closely interconnected with the school-to-work transition. Full-time work is a factor that may facilitate many of these transitions. In turn, whether young people have experienced these transitions may have implications for their behaviour in the labour market. Previous research (Fleming & Marks, 1998; Kilmartin, 2000; Stone, 1998; Strachan, 1995) has indicated that markers such as full-time employment, moving out of the family home, home ownership and marriage remain important milestones on the road to independence and adulthood.

This path may be changing for Australian youth. Relatively straightforward transitions from education to full-time employment, from the parental home to living independently, from paying rent or board to home ownership, from being single to marriage and parenthood are no longer the norm for young people (Kilmartin, 2000). Today, the achievement of many of these markers of independence is being delayed, or indeed not reached at all. This report examines changing patterns in the transition to adulthood amongst young Australians over the last two decades by analysing data collected from four cohorts of young Australians as they leave home, establish relationships and purchase a home.

Trends in Transitions

Leaving Home

In terms of establishing their own households, young Australians are leaving the family home at older ages than in the past. The proportion of 20-to-24 year-olds who were living with their parents rose from around 43 per cent in 1988 to 48 per cent in 1998. The most recent estimate indicates a slight drop in the number of young adults living with their parents, at 45 per cent for the year 2000 (Australian Bureau of Statistics, 2001b). The corresponding proportion of young people aged 25 to 34 who were living with their parents was nearly 9 per cent in 1988, and over 12 per cent in 1999-2000 (Australian Bureau of Statistics, 1999; 2000; 2001b). Similar trends were found in a survey of young Australians, aged between 20 and 29 years of age, with close to 40 per cent of those in their early twenties having never left home, and 20 per cent of those in their late twenties still living at home (Kilmartin, 2000).

Relationships

The importance of establishing a stable relationship, through either the formal process of marriage or the less formal process of cohabitation, is a theme that runs through the literature on independence. Research indicates, however, that young Australians are getting married at decreasing rates and at older ages (Australian Bureau of Statistics, 2001b; McDonald, 2000).

In the past few decades, the median age at first marriage has increased by more than two years for both men and women, and the rate of marriage (per 1,000 population) has decreased steadily (Australian Bureau of Statistics, 2001a; 2001b). Although there appears to have been a recovery

in the late 1990s, marriage rates still remain lower than they were in the 1980s (Australian Bureau of Statistics, 2001b). The proportion of Australians who will remain unmarried throughout their lives has risen from 4 per cent in the 1980s to a projected 25 per cent over the next few decades (Australian Bureau of Statistics, 2001a; McDonald, 2000).

Buying a Home

The post-World War II period in Australia saw an increase in home ownership. During the 1950s and 1960s, high relative wages, low interest rates and cheap housing dramatically increased the affordability of home ownership. Although home ownership rates in Australia have remained relatively high and stable, the age at which young people purchase their first home is rising. Yates (1994) and Stone (1998) have found that the percentage of households entering home ownership at a young age (less than 30) has decreased steadily since the 1960s; in the 1990s less than one third of 26 year-olds had bought a home, whilst less than two-thirds had done so by age 30.

And further...

International research has indicated that the benefits of marriage are numerous; married people tend to live longer, report being happier, and manage to accumulate more wealth over their lifetime (Waite & Gallagher, 2000). Those young people who have left home are less likely to return if they are married or in an established relationship, although the ending of a relationship is one of the more common reasons for returning to the family home (Kilmartin, 2000). In addition, it appears that young people's delay in attaining markers of adulthood, such as full-time employment, a stable relationship and a home of their own, may further delay their attainment of another marker, starting a family. In discussion groups held over the past three decades, the two most common concerns listed by close to 30,000 young people were the prospect of never being able to afford their own home, and the effect that striving for this dream may have on their family life (Strachan, 1995). Specifically, they questioned how they are meant to raise their children the way they want to when both parents need to be working full-time to be able to afford a mortgage. Many young couples hold a belief that raising children in rental accommodation is not "right", yet they are forced to choose: delay beginning a family for even longer, thereby risking increased likelihood of infertility, or "give up" and start their family in rental accommodation (Stone, 1998; Strachan, 1995).

Explanations of Change

Education

What are the forces that have led to so many young people delaying their entry into "adult life"? One possible explanation lies in the increasing numbers of young people who are spending more time in education. Over the last two decades, higher proportions of young people have been completing school and undertaking post-secondary education (Australian Bureau of Statistics, 2000; Long, Carpenter & Hayden, 1999; Marks, Fleming, Long & McMillan, 2000). As education becomes increasingly competitive, both upon entry and throughout the duration of a course, young people must dedicate increasing amounts of time and energy in full-time education. Time spent studying means less time free for other roles, such as partner, parent and wage earner (Thornton, Axinn & Teachman, 1995). Prolonging one's education also results in late entry into the full-time labour force, which may further delay subsequent transitions. At a time in which the opportunities for those young people who do not extend their education are more limited, the effects of prolonged education on the transitions to adulthood are an important focus of research. Although the relationship between participation rates in the final years of secondary schooling and in tertiary education and the delay of certain transitions is widely accepted, it has not been established that education is the sole factor responsible.

Personal Finances and the Economy

Education is costly not only in terms of the amount of a young person's time it takes up, but also financially, in terms of direct costs and foregone earnings. Young people may not be able to afford to move out of the family home at the same age that previous generations had been able to do so, let alone buy a home of their own. Forty per cent of 25-to-29 year-olds surveyed indicated that their main reason for renting rather than buying their home was financial- they couldn't afford to buy a house (Stone, 1998).

Changes in the economic environment may also influence the transitions made by young people. During the 1950s and 1960s, unemployment was low and real wages were rising. Unemployment began to rise in 1973, rose further in the early 1980s and again during the early 1990s. Rising unemployment tended to be more severe among young people who had little labour force experience. During much of the 1970s and 1980s real wages were falling and the proportion of semi-skilled and unskilled jobs declined. In addition, interest rates increased dramatically, and have only recently returned to the low levels of the late 1960s. These factors in combination may have inhibited young people's ability to become independent. Work conducted by Stone (1998) and Kilmartin (2000) concluded that home ownership is increasingly the preserve of double-income households, restricting this marker of adulthood to those young people who have already managed to make the transition from education to on-going paid employment and who also have found the time to establish a stable relationship with someone similarly employed. Thus, financial factors are likely to have direct effects on the transitions young people undertake.

The Cultural Context

Another plausible reason for the changes in the timing of these transitions is more cultural in its view. Young people do not undertake transitions in a cultural vacuum. Important decisions such as when to leave home or get married are also informed by societal norms and expectations. Until the late 1960s, there were strong societal expectations that young people should get a job, move out of home, get married and establish a family. However, political and social forces prompted young men and women to question the "normalised" pathways laid out for them. The rise of feminism encouraged more women to pursue their own careers, increasing their participation in higher education and the labour force. De facto relationships, or cohabitation, have become increasingly acceptable over the past couple of decades, both prior to marriage and as a longer-term alternative to marriage. Today, young people who have not lived with a partner prior to marriage are in the minority (Australian Bureau of Statistics, 2000; 2001a).

The traditional markers of marriage and home ownership remain desirable for the majority of young people, but "not right now". Research conducted by Kilmartin (2000) has found that around 42 per cent of those aged between 20 and 29 had not done any of the activities considered to be *rites de passage*, including having a de facto relationship, marrying, or having children. However, of those who were not already married, or did not have plans to marry within the next two years, only 3 per cent stated categorically that they wanted neither marriage nor children within the next two years. A further 30 per cent stated that they "just hadn't thought about it" (Kilmartin, 2000).

The Current Report

The purpose of this report is to examine these transitions to adulthood for four youth cohorts born between 1961 and 1975. The report focuses on the influences on the timing of transitions to adulthood and changes in the influences on these transitions over time.

This report comprises five chapters. Chapter 2 outlines the data, measures and statistical procedures used in this report. Chapter 3 focuses on leaving home, Chapter 4 on establishing relationships, and Chapter 5 on housing. Each chapter presents a comparison of the proportions of each cohort who have made these transitions. This is followed by a multivariate analysis of the influences on making a transition. These analyses enable conclusions to be drawn on the relative importance of education, employment and other demographic variables on young peoples' transition to adulthood.

Cohort Studies

The *Youth in Transition* study, part of the broader Longitudinal Surveys of Australian Youth (LSAY) program, provides data that have important advantages for the investigation of these transitions to adulthood. It consists of four age-based cohorts (born in 1961, 1965, 1970 and 1975), allowing study of inter-cohort changes. Each of the four cohorts comprises a single study but they were designed to ensure a high degree of comparability across cohorts, in contrast to most cross-sectional studies. The longitudinal nature of these data enables accurate temporal sequencing of education, labour market experiences, and these transitions.

Studies that use longitudinal cohort data, rather than cross-sectional data, are particularly suited for investigation of transitions and life stages, as it is possible to examine the different types of influences different factors may have on the transition process. Longitudinal cohort data are also able to distinguish between three types of processes that may be responsible for changes over time (excluding those of sampling and attrition). These are ageing effects, cohort effects and period effects (Glenn, 1977).

Ageing effects are those that are associated with the ageing process. As people age, they may be expected to move through different life stages, which would affect the outcome variable. For instance, one would expect a larger proportion of a sample to be living with their parents at age 15 than when they are 35, due in part to influences such as the transition from student to worker, and from dependant child to partner and parent. Ageing effects are considered constant across different cohorts.

Cohort effects are those influences associated with membership of a birth cohort. A birth cohort may be particularly affected by the events or time in which they came of age. Those who came of age during the 1960s, for example, may report higher levels of leaving home at a young age and pre-marital relationships than previous cohorts, whilst a cohort raised during the 1980s, at a time when divorce rates increased, may be less inclined to marry than previous cohorts.

The third main group of effects, *period effects*, are influences associated with a period of time or point in time that affect all cohorts. Changes in social and cultural expectations, events such as wars or disasters, and changes in the financial market are all influences that may produce effects across cohorts and at particular points in time, and would thus be classed as period effects.

Distinguishing between these types of effects is not simple. Events that produce period effects may also produce cohort effects, and ageing effects may change between cohorts and are thus difficult to distinguish from cohort effects. History provides a classic example of a period effect that is also a cohort effect in the market crash of 1929 and ensuing Great Depression of 1930s. The Depression impacted on everyone at the time, but particularly affected those who came of age during those years. The effects of living through the Depression stayed with those people and changed the way many of them approached the work force, their finances and family life.

Research Questions

This report seeks to answer a number of research questions, including:

- Have there been changes in the rate and age at which young Australians are achieving such markers of adulthood as leaving home, getting married, and buying a home?
- What are the factors that influence young Australians' transitions to adulthood?
- Are there gender differences in the influence of different factors on the likelihood of completing these transitions?
- Have there been changes over time in the influences of these factors on transitions to adulthood?

Influences

A range of background variables are included in the analyses in this report, in order to determine whether socio-demographic factors, such as gender, location, language/cultural background and parental education, influence the rate at which young Australians undertake and complete certain transitions.

Gender

There are gender differences relating to achieving certain markers of adulthood. At a given age, young women are more likely than young men to move out of home, enter into a relationship, get married and begin a family (Australian Bureau of Statistics, 2000). Females are more likely to leave the parental home and establish households of their own at early ages, and are also more likely to marry in their early twenties (Kilmartin, 2000).

The increase in participation in higher education has also been larger amongst females (Australian Bureau of Statistics, 2000; Long, Carpenter & Hayden, 1999; Marks, Fleming, Long & McMillan, 2000). If educational participation contributes to delayed transitions, over time changes in transitions may be stronger for females than for males.

It may be more difficult for young women to complete some transitions. Single females, particularly those with children, may be facing increasing levels of difficulty in purchasing a house (see Dowling, 1998; Watson & Helliwell, 1985).

In this report we investigate whether gender has an influence on the rate at which certain transitions are made, and whether this influence remains once other factors, such as differences in educational levels and employment status, are taken into account.

Parental Education

Children whose parents have had some form of higher education are more likely themselves to extend their education and participate in post-secondary education, such as TAFE and University courses (see Long, Carpenter & Hayden, 1999; Marks, Fleming, Long & McMillan, 2000). It may be that parents who have completed higher education themselves expose their children to different norms and expectations whilst they are growing up, not only encouraging further education but also the delay of other more traditional markers, such as marriage, in favour of education.

Location

The location in which young people spend their formative years may have an impact on future transitions. Young people from non-metropolitan areas may be more likely to undertake these transitions into adulthood at an earlier age than their metropolitan contemporaries. Non-metropolitan students who seek to gain a place at a tertiary institution may be required to move outside of their area in order to attend the institution. Similarly, young people from non-

metropolitan areas may be forced to leave the area in order to pursue employment opportunities. On the other hand, remaining in non-metropolitan areas may facilitate other transitions, such as purchasing a home.

Ethnicity

The transitions discussed in this report are fairly commonly accepted markers of adulthood in today's society. However, the norms and expectations of when one makes transitions such as leaving home or getting married may vary across cultures, thus impacting on the rate at which young people from different ethnic and cultural backgrounds undertake and complete these transitions. For example, although the assumption is made that it is "normal" for a young person to wish to leave his or her parent's house and live independently prior to committing to a relationship, in some ethnic communities this is not the case, and such a transition is undertaken only at the time of marriage.

Educational Participation and Attainment

As discussed earlier, one of the explanations for the delay in the rate at which young people progress to adulthood is the increase in participation in late secondary and post-secondary education. Not only do students presumably have less disposable income- even those who are holding down jobs as well as studying- it has been suggested that other resources, such as time and energy, are not available for investment in career-related work or serious relationships (Simo-Noguera, Martin & Soro-Bonmati, 2001; Thornton, Axinn & Teachman, 1995). If this explanation is correct, then educational participation should have a strong influence on the transitions to adulthood examined here, with students being less likely to complete a transition such as getting married. Similarly, the attainment of a higher qualification, such as an undergraduate degree, is expected to delay a young person's transition to living in an established relationship or buying a house.

Employment Status

Economic explanations emphasise the role of economic factors on the transitions to adulthood. Stable employment may be a key variable that should substantially increase the likelihood of a young person completing a transition, whereas unemployment and the financial hardship it brings should work in the opposite direction.

The next chapter further details the data, measures and analytic methods used in this report.

2. DATA, MEASURES AND METHODS

Data

The data employed in this investigation are from the Australian *Youth in Transition* study, which is a longitudinal study of four nationally representative cohorts of Australian young people. The cohorts were born in 1961, 1965, 1970 and 1975 and are referred to as C61, C65, C70 and C75, respectively, in this report. Each cohort had an initial sample size of over 5,000 respondents. Details of these studies can be found in LSAY Technical Paper No. 2.[1]

The 1961 and 1965 cohorts were, respectively, the 14 and 10 year-old samples of students who undertook literacy and numeracy tests in the 1975 *Australian Studies in School Performance*. The 1970 sample was the 10-year-old sample that sat similar tests in 1980 for the *Australian Studies in Student Performance*. These cohorts were sent annual mail questionnaires, which collected information on their education, labour market, and family situations.

The number of active respondents in each cohort in the year in which they turned 18 (the starting point of the analyses) is presented in Table 1.

Table 1 Weighted Sample Size for the Four Cohorts at Age 18

	C61 Born in 1961	C65 Born in 1965	C70 Born in 1970	C75 Born in 1975
Males	1685.2	1393.3	973.2	1561.9
Females	1723.7	1751.0	1086.8	1782.1
Total *n* at age 18	3408.9	3144.3	2060.0	3344.0

The data have limitations. They do not include direct measures of the attitudes and values of young people, limiting the examination of the influence of changes in social or cultural values and expectations on the transition to adulthood. Furthermore, the four studies differ in the length of time respondents were surveyed. For the early cohorts, data are available until the respondents were 33 (the C61 cohort) and 28 (the C65 cohort) years of age. The third cohort, born in 1970, was surveyed only until they were 24 years of age. In 2000, the youngest cohort (C75) had just reached 25 years of age. Multivariate analyses are restricted to the ages of 19 to 25 (24 in the case of the C70 cohort).

Measures

All variables were measured as responses to items in questionnaires, with the exception of location. Location was derived from census data on the postcode of the respondent's school when the respondent was first tested.

A statistical summary of the background measures at age 18 (all cohorts) is included in Appendix 1, Table A1.

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[1] LSAY Technical Papers are available from ACER upon request.

Gender

The measure of gender is derived from the respondents' self-reports. A dummy variable labelled 'Female' is created in which female respondents are coded as 1 and male respondents are coded as 0.

Parental Education

Respondents were asked to report the highest level of education completed by each parent. The measure used in this report is a simple dichotomy. Students whose parents hold a degree or diploma are distinguished from other students. The dichotomous parental education measure is based on a combination of mother's and father's education so that mother's education was taken as the base measure which, if missing, was replaced by father's education.

Parents' Cultural Background

The measure of cultural or ethnic background is based upon father's country of birth, or mother's if the father's information was missing. A respondent's background is defined as 'Australian' if their father was born in Australia, 'English' if their father was born outside Australia in a predominantly English-speaking country, and 'Non-English' if their father was born outside Australia in a predominantly non-English-speaking country.

Location

For the four cohorts, location is measured by school location (postcode) at the time of sample selection. This measure is a dichotomous measure, distinguishing metropolitan (lives in a place with 100,000 or more persons) from non-metropolitan respondents.

Students' Educational Attainment

A number of dichotomous measures of educational qualifications were constructed, representing the broad range of educational qualifications available. These measures were: 'Did not complete High School' (may have completed Years 9, 10 or 11), 'Completed High School' (completed Year 12 or equivalent qualification), 'TAFE qualification or Apprenticeship/Traineeship', and 'University' qualifications (including undergraduate and postgraduate degrees, and diplomas). The measures of educational qualifications used in these analyses made use of the longitudinal nature of the data, as respondents' educational qualifications were coded for each year between the ages of 18 and 25, depending on which years the questions had been asked and which years the survey was conducted. Respondents were coded as having a qualification if they had completed a qualification in the previous year, or if they indicated that they would complete the qualification by the end of the year in question.

The qualification level used in the multivariate analyses was constructed using information for the *last relevant year*, so that if a respondent remained in the survey until they were 25 (or 24 in the case of C70) then their qualification information was taken from that year. If they had left the survey at some point between the ages of 18 and 25 (24), then the qualification level was based on the information available for the last year in which they were members of the survey. In this way, the variable would indicate the highest level of educational attainment achieved during the survey period. It was assumed that the majority of young people undertaking further study would have completed some qualification by the age of 25. For those respondents who dropped out of the survey, educational attainment was based on actual completion rather than participation at the time of the final questionnaire, as this may have resulted in an inflated estimation of qualifications.

Activity Variables

The mail questionnaires included a calendar where respondents indicated what they were doing for each month of the previous year. The non-exclusive categories were full-time work, part-time work, looking for work, not looking for work, home duties, full-time study and part-time study. Information from the calendar was used to construct measures of employment or main activity for

the entire year. Respondents who had participated in one activity for six or more months of that year were allocated to that activity for the entire year.

Those who indicated that they were employed either full-time or part-time for at least six months of the year were coded as 'Employed' for that year. All others, including those who had not held a job, who were actively seeking employment, or who were not in the labour force (studying only or home duties) were coded as 'Not Employed'.

Those respondents who indicated that they had been studying either full or part-time for at least six of the twelve months were coded as 'Studying' for that calendar year, and those who were not engaged in any study were coded as 'Not Studying'. Activities were not mutually exclusive, so that respondents who were doing some combination of work and study were classified as such, as long as they were doing both of the activities for more than six months during a given year.

Lagged Activity Variables

For the multivariate analyses, the values for 'Employed' and 'Studying' are taken from the year *prior* to that in which an event (leaving home, marriage or buying a home) takes place, and are thus referred to as lagged activity variables. The inclusion of these lagged variables results in the analyses being restricted to those who undertook the relevant transition (leaving home, getting married, buying a home) *at age 19 or older*, as reliable information was not available for all cohorts at age 17.

Living Arrangements

Respondents were asked each year whether they were living in the parents' home, in a rented property (house or apartment), in their own property, or somewhere else during the month of October. Three dichotomous living arrangement variables were constructed, indicating that a respondent was 'Living at Home', 'Renting' or 'Living in Own Home'. Respondents who had indicated another living arrangement such as living at college or boarding during the school year were allocated to the 'Living at Home' category, as it was assumed that they would return to their parents' home once classes were finished. Respondents who indicated that they were travelling or in an institution were coded as missing.

In the multivariate analyses, respondents were coded as having 'Left Home' if they indicated that they were not living at home for two consecutive years, so as to distinguish those young people who were moving out of and back into the parental home from those who had made a complete transition to independent living. Cases in which a respondent moved out of home in the last year of the survey, thereby providing only one year of information, were also coded as having made the transition.

Marital Status

Respondents were asked each year from the time they were 18 to indicate who they were living with during October of that year. For the initial trend analyses, three dichotomous variables were constructed to represent the respondents' marital status for that year. Respondents who indicated that they were living with their husband or wife were coded as 'Married', whilst those who indicated that they were living with a partner were coded as 'De facto'. All other respondents were coded as 'Single'.[2] In the case that the relevant questions were not asked in a survey year, the year of marriage was estimated using other information on the length of the relationship.

[2] Homosexual partnerships are not identified by the questionnaire, and therefore respondents in these relationships may have been coded either as De Facto or Married, depending on how they answered the question.

For the multivariate analyses, a variable was constructed that distinguished those respondents who were legally 'Married' from all others, including those who had been identified previously as living in a de facto relationship.

Analytical Strategy

The chapters in this report are organised in the following manner. First, bivariate analyses are presented so that simple trends in the transitions in question may be examined. The second section presents the multivariate analyses of the influence of selected socio-demographic variables, educational attainment and lagged activity on whether respondents leave home, get married or buy a home during the survey period (ages 19-25).

Bivariate Analyses

In this report, bivariate analyses (weighted or cumulative frequencies) inform on trends and inter-cohort differences. Did members of older cohorts undertake and complete important transitions at younger ages than members of younger cohorts? Such bivariate analyses are informative, but they are limited in their utility for answering questions pertaining to influences on the transitions. For such an analysis, multivariate analyses are required.

Multivariate Analyses

It is unlikely that only one factor determines when a particular transition occurs. Rather, a variety of factors are likely to influence when the transition is undertaken and whether it is completed successfully. Each of the transitions was, therefore, modelled using a range of variables. Given that there are a large number of factors likely to influence these transitions, the effects of each one must be examined independently by holding constant the effects of the other variables. This ensures that the influence of any particular factor is not confounded by its relationship with other influences. In short, the analyses need to hold "other things equal" to enable discussion of effects on completing a transition. These effects are referred to as "net effects" because they are "net of" the confounding influence of the other variables under investigation.

In this report, the multivariate analyses have been conducted separately for male and female respondents in order to investigate the hypothesis that the influences of education and employment on transitions differ according to one's gender.

Cox's Regression

In order to investigate the influence of various factors, including the background variables and levels of educational attainment and employment and study activity, on the likelihood of a young person making a transition during the surveyed time the method of *Cox's (partial likelihood) regression* was employed. Cox's regression is a form of *survival* or *hazard* analysis that estimates the effects of categorical and quantitative variables on the length of time before an event occurs. It allows the prediction of a discrete outcome from a set of variables, under the assumption that the hazard of such an event occurring may not remain consistent over the survey period. Cox's regression is often employed in medical studies to evaluate the effects of various interventions on the survival rate of patients, hence the somewhat awkward terms "survival" and "hazard". In this report these terms are used interchangeably with the term "likelihood".

Cox's regression combines the proportional hazards model with the partial likelihood method of estimation. The model is summarised by the following equation:

$$h_i(t) = \lambda_0(t) \exp\{\beta_1 x_{i1} + \ldots + \beta_k x_{ik}\}.$$

Calculating the hazard (h) of an event occurring for an individual (i) at a given time (t) is the product of two factors:

> A baseline hazard function $\lambda_0(t)$ that is left unspecified, except that it cannot be negative; and a linear function of a set of (k) fixed covariates $(x_i \ldots x_k)$, which is then exponentiated.

The baseline function can be thought of as the hazard function for any individual who has values of zero on all predictor variables, in this case, someone who has all of the following characteristics:

- Parents with no higher education
- English-speaking background
- Metropolitan area of residence
- No secondary school, TAFE or university qualification
- Not employed in the previous year
- Not studying in the previous year

Hazard Ratios

The coefficient estimates, similar to beta weights in normal regression analyses, indicate both the direction of the relationship between the variable and the length of time elapsed before an event takes place (either increasing or decreasing the slope of the survival curve). This can then be used to calculate the hazard or risk ratio, which is simply e^{β}.

For indicator or dummy variables in which values are 1 and 0, the risk ratio can be interpreted as the ratio of the estimated hazard for those with a value of 1 to the estimated hazard of those with a value of zero, controlling for other covariates in the analysis. As an example, in an analysis of marriage, a hazard ratio of 0.65 for a variable 'Parental divorce', in which those whose parents had divorced before the respondent was aged 16 were coded as 1 and all others codes as 0, indicates that the hazard (or likelihood) of marriage for those whose parents divorced is 65 per cent of that for those respondents whose parents had not divorced. In simple terms, having experienced the divorce of one's parents reduced the likelihood of marriage.

The significance of variables in a Cox's regression is tested using Chi-squared statistics. The associated significance (p-value) of the variables is noted in tables throughout this report.

Attrition

As with the majority of longitudinal surveys, respondents to the *Youth in Transition* surveys are lost over the life of the survey through loss of contact, active withdrawal, or death. It is important to note that the analyses reported here are, for the most part, weighted to account for sample attrition. In order to avoid bias of the analyses, bivariate analyses are weighted using variables that have been constructed annually to take into account certain characteristics of the original sample. The Cox's regression analyses were not weighted, as respondents inform the analysis up until such time as they complete a transition or are lost, and are censored in the analysis accordingly. It is not possible, therefore, to use a weight for a particular year. Preliminary logistic regression analyses using unweighted and weighted data suggested that the substantive conclusions are not affected by the use of weighted data. Post-hoc tests conducted on Cox's

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regression analyses indicated that those respondents who dropped out of the survey did not differ substantially on any of the background or education variables from those who remained in the survey for the time covered by the analyses.

Results of the analyses are reported in the following chapters.

3. LEAVING HOME

One of the first steps on the pathway to adulthood for many young people is the transition from living at home with one's parents and/or other family members to living outside the family home, whether by oneself, in a shared house, or in some other form of accommodation.

Young people may leave the parental home for a variety of reasons, including establishing a partnership or marriage, finding a job, continuing their education, or simply to establish their independence (Holdsworth, 2000). Despite the apparent importance of leaving home, young Australians are making this transition at increasingly older ages (Kilmartin, 2000).

This first section examines the proportions of each cohort between the ages of 18 and 25 who are living in the parental home. This examination allows us to detect changes over time and across the cohorts in the rate at which young Australians are leaving the parental home and establishing their independence.

Trends in Living at Home

Table 2 shows the proportions of young people aged 18 to 25 living in the parental home for the four cohorts. Slightly larger proportions of the two younger cohorts (C70 and C75) were living at home at each year after they turned 21 than in the two older cohorts. Prior to age 21, differences between the cohorts fluctuated- at age 19 members of the C70 cohort had the highest proportion living in parental home, followed by the C65 and C75 cohorts. By age 25, around a quarter to a third of those in each cohort were living in the parental home, a proportion very similar to that found in Kilmartin's (2000) study.

The higher proportions of young people born in 1970 living at home may be evidence of economic factors at work. The period between 1988 and 1994 was characterised by an economic downturn and increasing unemployment, and represents the time during which many members of the 1970 cohort were reaching a point in their lives at which they were thinking of leaving home. The lower proportion of the 1975 cohort who were living at home until age 24 may reflect improvements in the economy after the mid 1990s.

Table 2 Weighted Percentage of Cohort Living in Parental Home, Ages 18 to 25

	Cohort			
Age	*C61*	*C65*	*C70*	*C75*
18	70	-	80	78
19	62	69	71	64
20	52	-	66	60
21	51	57	60	56
22	44	-	51	48
23	34	40	44	40
24	-	33	33	35
25	23	26	-	28

Due to previous research that has found gender differences in the rate and age at which they first leave the parental home (see Australian Bureau of Statistics, 2000; Kilmartin, 2000), the analyses were then performed separately for males and females. Figures 1 and 2 show the proportions of males and females (respectively) in each of the four cohorts who were living with their families between the ages of 18 and 25.

Overall, it appears that there is little change over time in the propensity of young males to be living in the parental home at a given age. Males who were born in 1961 appear to be moving out of the parental home at rates similar to those males born in 1975, with only small differences in the 1965 and 1970 cohorts. By the time they have reached their mid-twenties, two-thirds of males in all four cohorts have made the transition to independent dwellings, despite differences that, as suggested above, may be linked to economic factors.

The patterns for young women appear to be quite different from those for young men. At any given age, the proportion of young women living at home is lower than that for young men. In many instances, these gender differences are substantial. For example, in the 1970 cohort at age 21, 55 per cent of young women were living at home compared to 65 per cent of young men. At age 24 (the last time the 1970 cohort was surveyed) the respective figures were 30 and 38 per cent.

What is also apparent in comparing Figures 1 and 2 is that, whilst young men seem to have been leaving home at similar rates across the cohorts and thus over time, the same cannot be said for young women. The oldest cohort (those born in 1961) shows the lowest proportions living at home and the two youngest cohorts the highest proportions. This suggests that factors that have influenced young people's decisions to leave the parental home have had a differential effect for males and females over time, with females born after the mid 1960s showing a greater likelihood of remaining in the parental home until their mid-twenties than those young women born at the start of that decade.

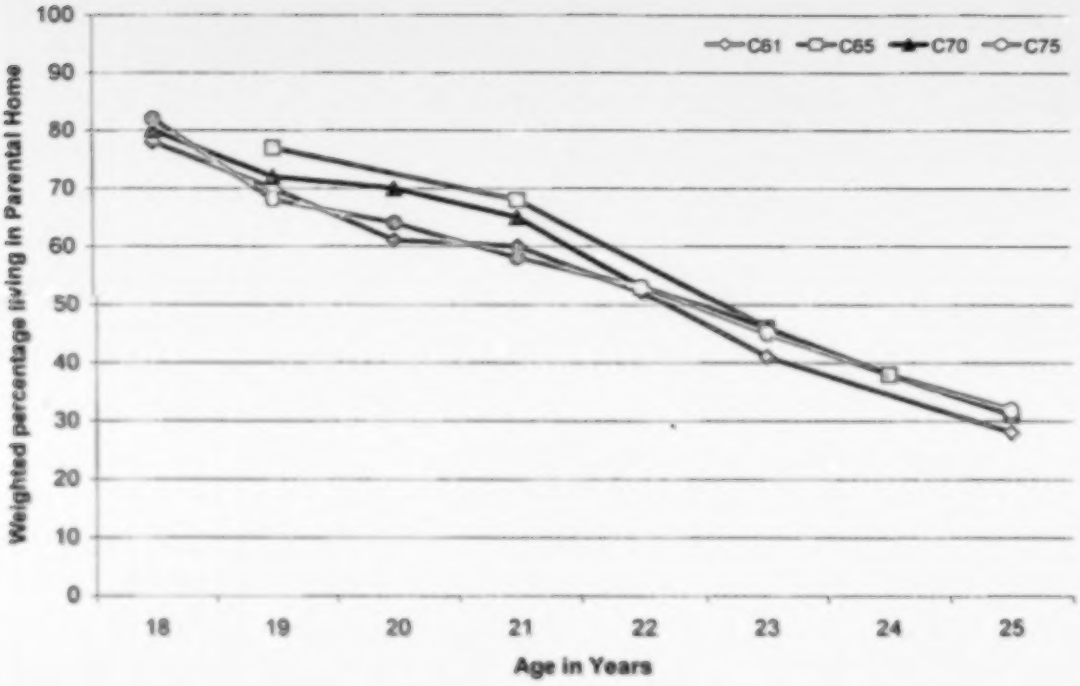

Figure 1 **Weighted Percentage of Males Living at Home Over Time, Ages 18 to 25**

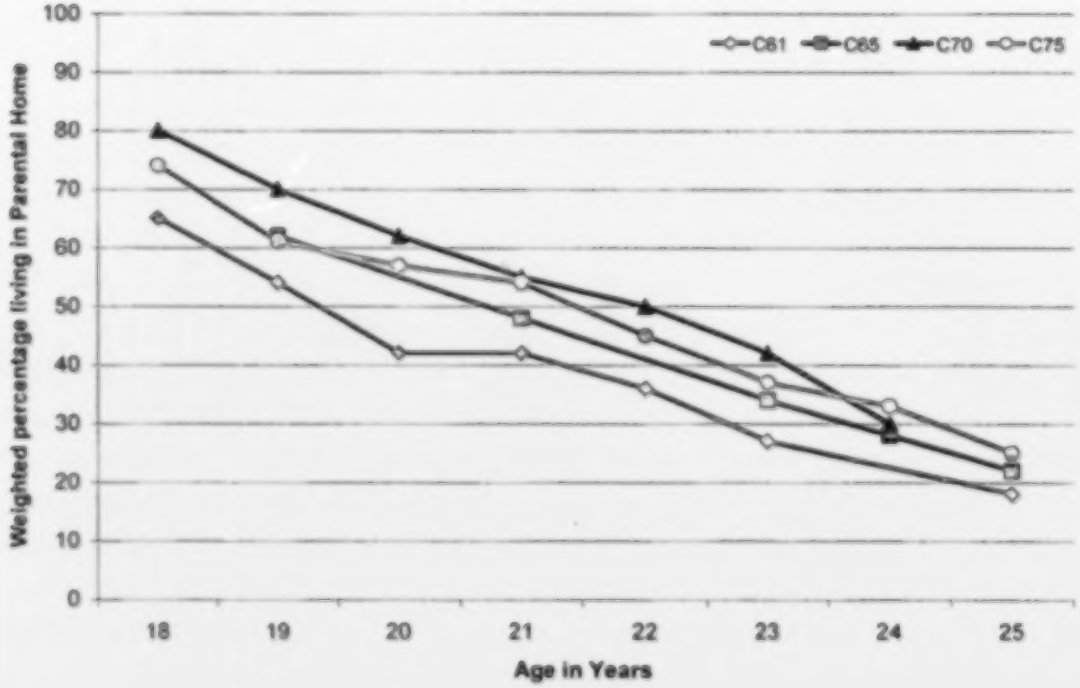

Figure 2 **Weighted Percentage of Females Living at Home Over Time, Ages 18 to 25**

The next section presents and discusses a multivariate analysis of the effects of various background factors and education and employment status on the likelihood of leaving home.

Influences on Leaving Home

Earlier research that examined young people's decisions to leave or remain in the parental home has shown that background factors, education and employment and attitudinal factors all have an influence on whether and when a young Australian undertakes this transition. Young (1987), examining data from the Australian Institute of Family Studies' survey of young adults (ages 18-34), found that the likelihood of a young person leaving home was associated with their cultural and language background, the size of the town in which their parents lived, and the age at which the young person had left education. The group of 20-to-24 year-olds with the highest rate of never having left home were those whose mothers were born in southern European countries (Young, 1987). Young people who had been living in non-metropolitan areas were more likely to leave home at earlier ages than were those who were located in metropolitan areas, as were those who had left school at younger ages (Young, 1987).

Initial analyses showed gender differences in the influences on leaving home, therefore the analyses were conducted separately for male and female respondents.[3] The following variables were included in the analyses:

Background

- Parental education
- Location
- Parents' cultural/language background

Education

- Highest level of educational attainment recorded

Lagged Activity

Major activity recorded for the 12 months prior to the year in which event (leaving home) occurred

- Employed-Full-time or Part-time
- Studying-Full-time or Part-time

The hazard or risk ratios and significance levels are reported in Table 3; parameter/coefficient estimates and standard errors are included in Appendix 3 (Table A5).

Consistent Influences

Table 3 shows that those variables with the most consistent influences on leaving home across the four cohorts were background variables—the respondent's location and language background. Young people from non-metropolitan backgrounds were between 1.3 and 2.0 times as likely to leave the parental home during the survey period than were their metropolitan counterparts. Those young people whose parents came from a non-English speaking background were much less likely to have left home, except for those young people born in 1965. The hazard of leaving home for those from non-English speaking backgrounds ranged from less than half to three quarters of that for those without such a background.

[3] Results of these initial analyses are not reported here.

Table 3 Hazard Ratios for Background, Education and Employment Variables on Leaving Home for the Four Cohorts

Variables		Cohort 1961		Cohort 1965		Cohort 1970		Cohort 1975	
		Males	Females	Males	Females	Males	Females	Males	Females
Parent's Education Level	(No Higher Education)								
	Higher Education	1.40*	1.04	0.97	1.60*	1.12	1.13	1.18	1.17
Location	(Metropolitan)								
	Non-Metropolitan	1.35***	1.34***	1.53***	1.72***	1.42*	1.81***	1.81***	1.92***
Parent's Cultural Background	(Australia-born)								
	Other English-Speaking	1.13	1.08	0.37†	1.22	1.12	1.24	1.05	1.21
	Non-English Speaking	0.79*	0.64***	1.06	0.94	0.46***	0.70*	0.61*	0.56***
Educational Level	(Did not finish Secondary School)								
	Completed Secondary School	1.50**	1.30*	1.11	1.18	1.36	1.59*	1.77*	1.14
	TAFE or other qualification	1.88***	1.75***	1.70***	1.20	1.57*	1.18	1.75*	1.81*
	University Qualification	2.10***	1.64***	1.86***	1.02	1.81*	1.28	2.54***	1.71*
Lagged Activity									
	Employed	0.76***	0.92	1.50*	1.49*	1.15	1.01	1.15	0.99
	Studying	0.76**	0.82*	1.00	1.03	0.83	0.94	0.98	0.90

* $p < 0.05$ ** $p < 0.001$ *** $p < 0.0001$

† This result is due to the particularly small number of respondents who were in this category.

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Gender Differences in Leaving Home

Despite the gender differences in leaving home noted in Figures 1 and 2, there were no differences in the significance or direction of influences on leaving home between young men and women that were consistent across all four cohorts. Rather, differences between the sexes were limited to the middle cohorts— those young people born in 1965 and 1970. For these two cohorts of young people, the impact of the educational level attained appeared to differ between the sexes; males who held a TAFE (or equivalent) or university qualification had a significantly higher chance of making the transition to independent living than males without such qualifications, whilst there was no influence of educational attainment for females.

Changing Influences on Leaving Home

Examination of the parameter estimates for the variables suggests that there has been a change in the relative strength of influences on leaving home across the two decades spanned by these cohorts. The most noticeable change over time in this analysis is the apparent increase in the influence of location (living in a metropolitan or non-metropolitan area) on the likelihood of leaving home. Table 3 and Table A5 (Appendix 3) show a large increase in the effect of living in a non-metropolitan area across the cohorts.

As noted above, there are differences between the cohorts in the influence of post-secondary educational attainment (TAFE or university qualifications) on leaving home for females only. Whilst holding a post-secondary qualification significantly increased the likelihood that a female born in 1961 or 1975 would leave home, this variable had no significant influence for females born in 1965 or 1970 in the multivariate analyses.

Summary

This chapter focused on leaving home amongst young Australians. Cumulative frequencies indicated that young people (under 25) have been leaving home at decreasing rates over the years covered by the four *Youth in Transition* cohorts. This change has been particularly noticeable amongst young women, who are now making the transition to independent living at much older ages than in previous cohorts.

The multivariate analysis of the influence of background characteristics, educational and employment activity on the likelihood of leaving home indicated that location and cultural background were the only factors that had a consistent influence on the likelihood of a young person attaining this marker of adulthood in the surveyed period (ages 19-25). Non-metropolitan people were up to twice as likely to leave home as their metropolitan peers, whilst those whose parents were born in a non-English speaking country were almost half as likely to leave home as those whose parents were born in Australia. Educational attainment and study and employment activity showed inconsistent effects on leaving home.

A comparison of the influence of coming from a non-metropolitan area and coming from a non-English speaking background over the two decades (1980-2000) covered by the four cohorts suggests that the positive influence of coming from a non-metropolitan area on leaving home has been increasing steadily, whereas the negative influence of a non-English speaking background has remained relatively stable over time.

4. RELATIONSHIPS AND MARRIAGE

Establishing a committed relationship, be it a marriage or de facto relationship, is an important step in the process of a young person becoming an adult member of a society, and is still viewed as desirable by the majority of young people (Kilmartin, 2000). In spite of this apparent desire to get married, the fact remains that an increasing number of young Australians are delaying their entry to marriage or not marrying at all (Australian Bureau of Statistics, 2001b; McDonald, 2000).

Trends in Getting Married

The cumulative proportions of the four cohorts who identified themselves as 'married' or 'living in a de facto relationship' between the ages of 18 and 25 are presented in Figure 3 and Figure 4.[4] The proportion of each cohort who are married, or indeed living with a partner, increases steadily as each cohort ages, confirming trends identified by others (Australian Bureau of Statistics, 2000).

Fewer people in the younger cohorts (those born in 1970 and 1975), however, are committing themselves to marriage by their mid-twenties (see Figure 3). Whilst close to half of the oldest cohort had married by the age of 25, only a quarter of those who were born in 1975 had made this transition. The transition to living in a marital relationship is being achieved by fewer young people than in the recent past.

To a certain extent, this decrease in formal marriage amongst young Australians is being balanced by an increase in the number of young people living in de facto relationships or partnerships. Over even such a short space of time as between the 1961 and 1975 cohorts, the proportion of young people who are living in de facto partnerships has more than doubled (see Figure 4).

Due to the age of the participants in this study, it is not possible to determine whether these changes in the formation of relationships over the years reflect a total rejection of marriage, as first marriages of those in their thirties and forties are no longer uncommon. Nevertheless, these data suggest that fewer young Australians are in the process of committing to relationships during early adulthood than in the past. By age 25, more than 50 per cent of those born in 1961 and 1965 were in committed relationships (de facto or married), the vast majority of which were marriages. More than a third of those born in 1970 had committed to a relationship by age 24, with the majority again in marriages. For those born in 1975, however, the picture has changed: Although the overall level of committed relationships by age 25 was similar to that of the 1970 cohort (at around 45%), the number of young people in de facto relationships was approaching the number in marriages.

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[4] The age of 18 was selected as the starting point for these analyses because it is the first age at which young Australians are legally "at risk" of entering marriage without parental or court permission. Although young people are certainly able to enter de facto relationships prior to this point, information was not collected on this state in earlier years.

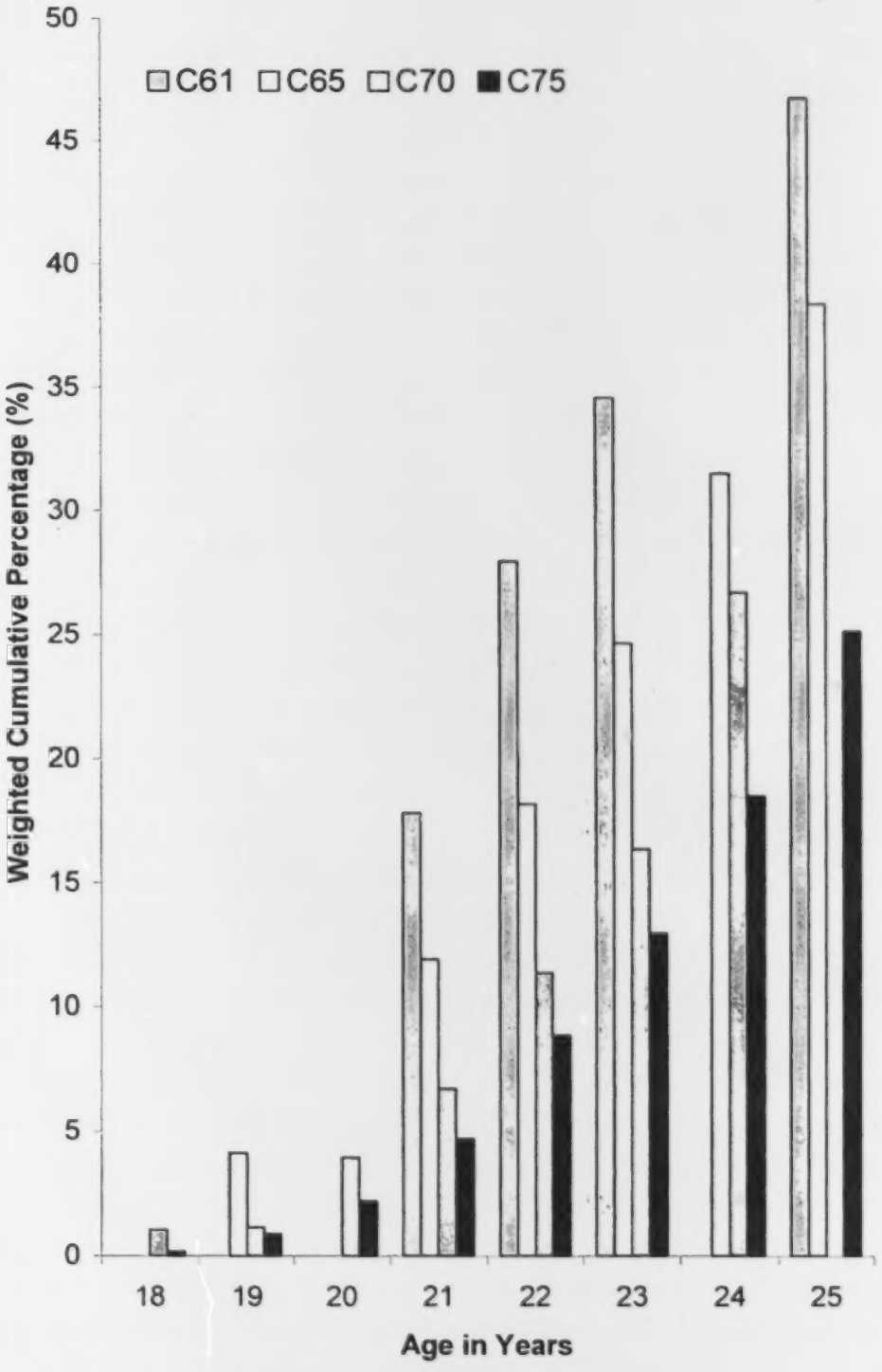

Figure 3 Weighted Percentage of Young People Married, Ages 18 to 25

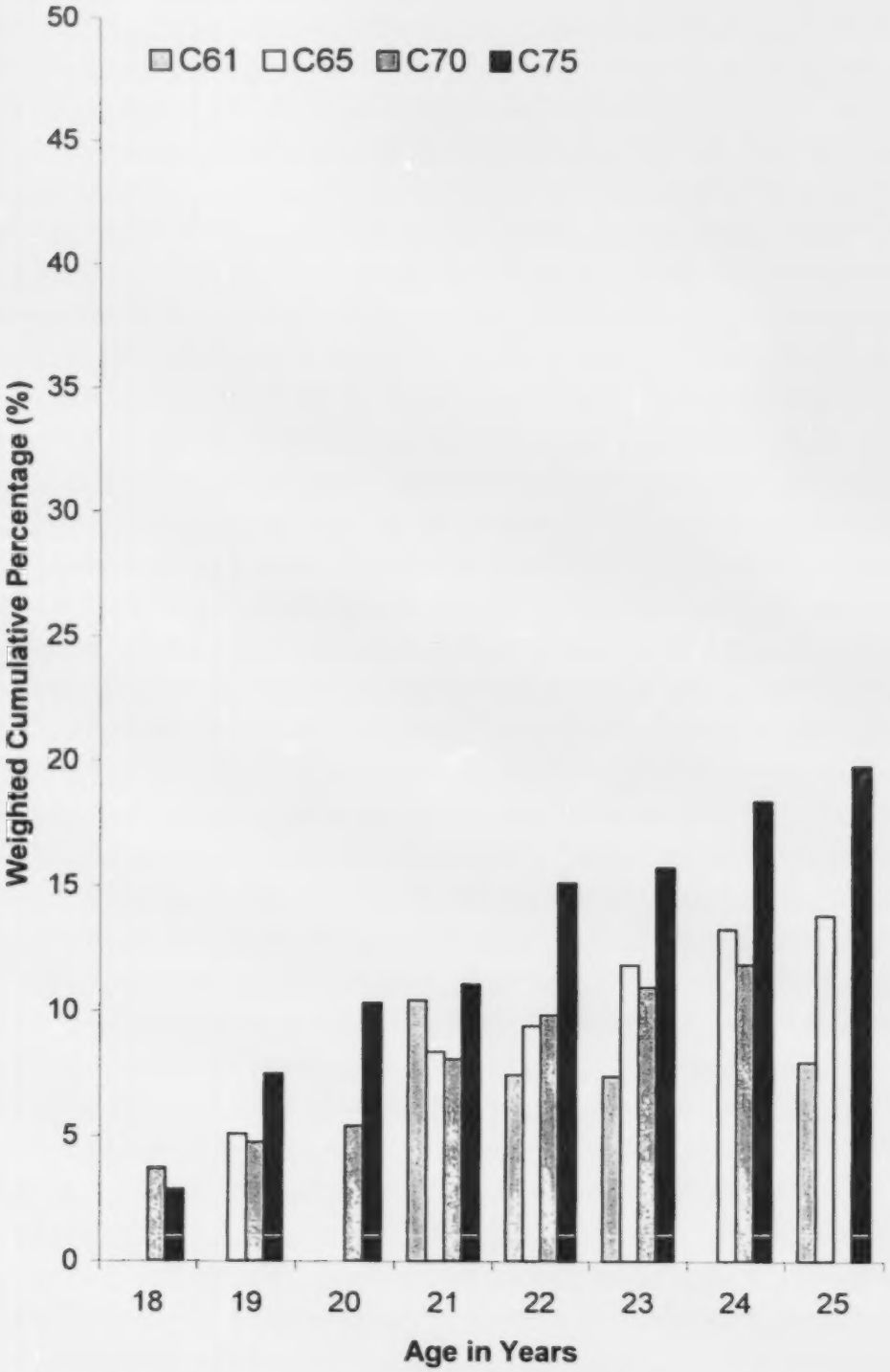

Figure 4 Weighted Percentage of Young People in de Facto Relationships, Ages 18 to 25

Influences on Getting Married

International research has suggested that the worldwide trend in delaying marriage may be linked to the increased demand for educational qualifications and instability of the labour market which have accompanied the rise of the global market. Simo-Noguera, Martin and Soro-Bonmati (2001) investigated the relationship between transitions into first partnerships and attained education levels and an activity status variable amongst Spanish youth.[5] The results of this study indicated that educational levels had a strong influence on the transitions to marriage of Spanish women, who were less likely to get married if they had a level of education beyond that of primary school. Education did not, however, have an effect on the transition of Spanish males into marriage.

In terms of the influence of labour market status, those who were in full-time employment and no longer studying were significantly more likely to move into a partnership than their peers who were studying and not working. Males and females who were combining study with full-time employment were also less likely to make the transition to marriage during the surveyed period. These results appeared to strengthen over time, with influence of activity status, particularly studying, increasing across the three birth cohorts surveyed (Simo-Noguera, Martin & Soro-Bonmati, 2001).

Results found by Francesconi and Golsch (2001), who analysed the first nine waves of the British Household Panel Survey (1991-1999), indicated that the early careers of young Britons were marked by instability and high turnover of jobs, leading to a delay in family formation for young women but not young men. In contrast to the work of Simo-Noguera and colleagues (2001), the study of British youth found that previous investment in higher levels of educational attainment had no effect on the transition to cohabitation, or from cohabitation to marriage or parenthood. Instead, current enrolment in education was related to making such transitions, with those young men and women currently enrolled in education being significantly less likely to cohabit or to marry.

In the following analysis, the event in question is that of a marriage taking place in a survey year, using the same predictor variables discussed in the previous chapter. The focus is on marriage only, rather than marriage or de facto relationship formation, as a legal marriage is historically the more traditional marker of adulthood. The hazard or risk ratios and significance levels are presented in Table 4, parameter estimates and standard errors in Table A6.

Consistent Influences on Getting Married

One of the most consistent influences on the likelihood of young people getting married before the age of 25 was their location. It showed a significant influence on the likelihood of marriage for both males and females, except those born in 1970. Young people who were from a non-metropolitan area were between 1.2 and 1.7 times as likely as those from metropolitan areas to get married, *ceteris paribus* (see Table 4).

The lagged activity variables for employment and study also showed relatively consistent influences on the likelihood of marriage. Holding a full-time or part-time position in the previous year increased the likelihood of marriage for young people, except for younger females (born in 1970 and 1975). Being enrolled in some form of study for the majority of the previous year significantly decreased the likelihood of marriage to as little as 40 per cent, for all young people except males born in 1970.

5 First partnerships in this study were restricted to legal marriages, as the authors argued that the practise of cohabitation and de facto relationships was not common in this predominantly Catholic country.

Table 4 Hazard Ratios for Background, Education and Employment Variables on Marriage for the Four Cohorts

Variables		Cohort 1961		Cohort 1965		Cohort 1970		Cohort 1975	
		Males	Females	Males	Females	Males	Females	Males	Females
Parent's Education Level	(No Higher Education)								
	Higher Education	0.91	0.68*	0.97	1.16	0.69	0.61	0.80	0.68*
Location	(Metropolitan)								
	Non-Metropolitan	1.50***	1.20*	1.66***	1.22*	1.43	1.24	1.68*	1.40*
Parent's Cultural Background	(Australia-born)								
	Other English-Speaking	0.99	1.02	0.00†	0.75	1.59	1.16	1.07	0.87
	Non-English Speaking	1.16	0.75*	1.21	0.97	0.52	1.02	1.05	1.21
Educational Level	(Didn't finish Secondary School)								
	Completed Secondary School	1.13	0.85	0.95	0.93	0.87	0.54*	0.47	1.78*
	TAFE or other qualification	1.45*	0.97	1.18	0.95	0.79	0.64*	0.59	1.54
	University Qualification	1.04	0.71*	1.06	0.63*	0.56	0.57*	0.71	1.16
Lagged Activity									
	Employed	2.98***	1.81***	2.40**	1.64**	3.11*	1.24	1.88*	1.35
	Studying	0.78*	0.69**	0.63*	0.67*	0.87	0.52**	0.40*	0.49***

* $p < .05$ ** $p < .001$ *** $p < .0001$

† This result is due to the particularly small number of respondents who fell into this category.

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Gender Differences in Getting Married

Comparison of the hazard ratios and parameter estimates for males and females indicates that there are gender differences in the influence of location, parents' education, educational attainment and employment on the likelihood of marriage. Apart from those born in 1970, the relative influence of being from a non-metropolitan area on the likelihood of marriage appears to be stronger for males.

Females born in 1961 and 1975 whose parents had completed some form of higher education were significantly less likely to marry before the age of 25 than females whose parents had not continued with their education. The likelihood of marriage for females from these cohorts whose parents had continued their education beyond secondary schooling was only around 70 per cent of that of females whose parents had no higher education.

A few isolated and gender-specific influences were also found in the educational attainment variables. Females in the three oldest cohorts were significantly less likely to be married if they held a university qualification, whereas educational attainment (as opposed to study activity) did not influence the likelihood of marriage for the youngest group of females, or for males of any cohort.

Changing Influences on Getting Married

Changes in the level of influence of both employment and study activity are apparent across the period covered by the four cohorts. The parameter estimates, presented in Table A6, indicate that the influence of employment in the previous year on the likelihood of marriage decreased for males between the first and second cohorts, rose steeply for those males born in 1970, and decreased again for males born in 1975. It appears that employment has been decreasing over time in its influence on marriage for males, although a strong influence of employment was observed amongst males born in 1970. This diversion from the overall pattern may be associated with the financial environment in which those born in 1970 found themselves coming of age. The late 1980s and early 1990s were years marked by economic recession, which may have emphasised the importance of employment for those contemplating marriage during that time.

In contrast to the decreasing influence of employment, study activity is increasing in its influence on the likelihood of marriage. This pattern is particularly evident amongst females. Over the time covered by the four cohorts, the size of the parameter estimates for study activity in the previous year has increased, suggesting that study activity or enrolment (rather than the level of qualification) may be becoming more of a hindrance to marriage for young women than it has in the past. This pattern is also evident to some extent amongst males, with those males born in 1970 again being the anomaly.

Summary

This chapter focused on the formation of relationships amongst young Australians. Examination of the four cohorts in Figures 3 and 4 indicated that young people are entering into formal relationships at lower rates than they have done in the past. This finding is in line with much of the current research into relationship formation, which concludes that young people are increasingly delaying partnership formation (Kilmartin, 2000; McDonald, 2000). Whilst the overall percentage of young people in relationships has decreased slightly over the 20 years covered by the four cohorts, the numbers of young people entering less formal living arrangements and choosing de facto relationships over marriages have increased, to the point at which the proportions of the 1975 cohort in de facto and marital relationships were quite similar.

The multivariate analysis of the influence of background characteristics, and educational and employment activity on the transition to marriage indicated that coming from a non-metropolitan area and holding a university qualification had a relatively consistent effect on the likelihood of a young person marrying in the surveyed period (ages 19-25). Gender differences were noted in the influence of education (both the respondents' and their parents') on the likelihood of marriage for females, and the influence of location, which had a stronger effect for males than for females. The influence of employment and study activity varied across the four cohorts and between genders. The positive influence of employment on marriage for males decreased across the cohorts, whilst the negative impact of study on the likelihood of marriage for females increased.

5. HOUSING AND HOME OWNERSHIP

Purchasing one's own home is another important transition for young people, not only because it reduces the chances of moving back into the parental home, but also because it remains a highly desirable sign that they have almost completed their journey towards adulthood (Kilmartin, 2000). Yet the percentage of Australians entering home ownership in their twenties has decreased steadily since the 1960s; in the 1990s less than one-third of 26 year-olds surveyed had managed to buy a home, and less than two-thirds had done so by age 30 (Stone, 1998; Yates, 1994). Young people today are not making a move from the parental home directly into a home of their own, but are spending increasing numbers of years in rental accommodation, moving from one "temporary home" to another. This delay is a concern for many young people, not only because of the instability caused by renting accommodation, but also because of the potential impact this delay may have on their relationships and future family life (Strachan, 1995).

Trends in Home Ownership

The weighted percentage of young people from each cohort who were paying for accommodation, either through rent or mortgage repayments, is presented in Table 5.

Table 5 Weighted Percentage of Young People Paying for Housing (Rent and Mortgage) Over Time

Age	C61		C65		C70		C75	
	Rent	Mortgage	Rent	Mortgage	Rent	Mortgage	Rent	Mortgage
20	-	-	22	6	21	4	28	3
21	31	9	28	9	25	6	31	6
22	33	15	17	8	30	10	36	9
23	34	24	31	21	33	14	40	13
24	-	-	32	26	36	21	47	18
25	30	42	33	33	-	-	41	28

At age 21, between one-quarter and one-third of the young people in the four cohorts reported that they were paying some form of rent (excluding those who were living in the parental home and paying board), whilst less than 10 per cent had taken on a mortgage by this time.

The proportion of those born in 1961 who were renting their accommodation appears to have remained fairly stable over the survey period, at around one-third of the cohort. In contrast, the proportion of renters in the other three cohorts increased over the survey years, with more young people moving into this form of accommodation as they aged. The proportion of young people living in rental accommodation also increased over the years covered by these three cohorts, with the 1975 cohort reporting higher levels of renting than the older cohorts.

There appears to be a sudden increase or "jump" in the number of young people owning (or at least paying off) their own home between the ages of 22 and 23 for the two older cohorts, whilst

for the two younger cohorts this "jump" does not occur until between the ages 23 and 24 and 24 to 25 (C70 and C75 respectively). This suggests that the transition to home ownership is indeed being delayed for successive cohorts, which is further evidenced by the finding that by the age of 25, around one-quarter of 25 year olds in the survey reported that they owned their own house or apartment, compared to more than one-third of those born in 1961 and 1965 doing so at the same age.

Influences on Home Ownership

Even with the re-introduction of the first homeowner's grant, it appears that young people today are putting off their purchase of a home to a greater extent than was the case in earlier cohorts.[6] This delay of home ownership could be a result of the delayed entry into the full-time workforce associated with increases in time spent in education, or could be due to more environmental factors, such as unstable employment markets, inflated property prices and the increased "gentrification" of areas that were once accessible to young people and lower-income earners. Other literature has suggested that financial factors are limiting access to home ownership to dual-income households, resulting in the transition to home ownership being delayed until after one has managed to find a full-time job and marry someone similarly employed (Kilmartin, 2000).

The following multivariate analysis investigated the influences of various background variables, educational attainment and employment/main activity on the likelihood (or hazard) that a young person would buy a house or apartment before the age of 25. The same predictor variables used in previous chapters are modelled as potential influences on home ownership. In addition, a variable indicating the marital status of the young person in the year before which the event (buying a home) took place was included, in order to investigate the influence of relationship status on home ownership.

The hazard ratios for the analysis of home ownership amongst the four cohorts are presented in Table 6. The Cox's regression parameter estimates and standard errors are presented in Table A7.

Consistent Influences on Owning a Home

One of the strongest and most consistent influences on home ownership by the mid-twenties was marital status. With the exception of those in the 1975 cohort, both males and females who were married were two to four times as likely to own their home as were their unmarried peers. The traditional order in which markers of adulthood are attained thus appears to remain for today's young Australians, with marriage preceding home ownership for the majority of people. This strong effect of marital status on the likelihood of owning a home was found, even controlling for the employment status of respondents in the year prior to purchasing the property. Employment status also showed a strong and consistent, albeit decreasing, influence on home ownership. Being employed for at least six months of the previous year increased the likelihood of purchasing a home between the ages of 19 and 25 by up to four times.

[6] The First Home Owner Grant (FHOG) scheme was introduced in its current form on 1 July 2000, in an attempt to offset the impact of the introduction of the goods and services tax (GST) on the ability of Australians to purchase their first home. Eligible applicants from 1 July 2000 were entitled to a one-off payment. Further information on the FHOG scheme can be obtained from the following website: http://www.firsthome.gov.au/

Table 6 Hazard Ratios for Background, Education and Employment Variables and Marriage on Home Ownership for the Four Cohorts

Variables		Cohort 1961		Cohort 1965		Cohort 1970		Cohort 1975	
		Males	Females	Males	Females	Males	Females	Males	Females
Parent's Education Level	(No Higher Education)								
	Higher Education	0.85	1.02	1.02	0.99	1.18	0.87	0.81	0.78
Location	(Metropolitan)								
	Non-Metropolitan	1.36*	1.23*	1.23	1.12	1.23	1.40*	1.11	1.56***
Parent's Cultural Background	(Australian)								
	Other English-Speaking	1.09	0.96	0.56	0.78	1.14	1.09	1.28	0.99
	Non-English Speaking	1.17	0.97	1.14	0.92	0.63	0.90	0.80	0.81
Educational Level	(Didn't finish Secondary School)								
	Completed Secondary School	1.21	1.08	0.76	0.99	1.34	0.90	0.99	0.88
	TAFE or other qualification	1.48*	1.19	1.09	1.02	1.19	0.73	1.40	1.00
	University Qualification	0.94	0.83	0.75	0.69*	0.95	0.67	1.06	0.66*
Lagged Activity									
	Employed	4.54***	1.71***	2.76***	1.60***	1.30	1.81**	1.27	1.32*
	Studying	0.82	0.70*	0.79	0.78	0.93	0.70*	0.76	0.84
Marital Status	(Unmarried)								
	Married	3.21***	2.80***	3.19***	4.47***	4.68***	2.04*	1.56	1.81*

* $p < .05$ ** $p < .001$ *** $p < .0001$

Gender Differences in Owning a Home

Gender differences in the influences on home ownership were also apparent. Educational attainment and study activity in the previous year had a negative affect on the likelihood of home ownership for females from some cohorts, but did not appear to be an influence amongst males at all. Young females who were born in 1965 and 1975 and who held a university qualification were less likely to own their own home than those who had not completed secondary school, with around two-thirds the likelihood.

Although holding a university qualification did not have a significant influence on home ownership for females born in 1961 or 1970, participation in study the previous year did. Young women from these cohorts who were studying during the previous year were less likely to purchase a property than were those who were not so occupied. The likelihood of home ownership for these female students was 70 per cent of that for non-students.

Gender differences in the influence of employment on home ownership were also evident, particularly in the two youngest cohorts. Employment status did not have a significant effect on the likelihood of purchasing a house for males who were born in 1970 or 1975, whereas being employed increased the likelihood of owning a home for females in both of these cohorts. Indeed, the entire model is less satisfactory for males in the two younger cohorts than it is for all other respondents, suggesting that other influences not included in the current model have an effect on home ownership for these young men.

Changing Influences on Owning a Home

The surveyed years for the four cohorts cover two decades, from 1980 to 2000. Comparison of the influences on home ownership across the cohorts indicates that although marriage and employment may be positively related to home ownership, the degree of influence of each may be changing.

The strong influence of marriage appears to have decreased for the two youngest cohorts of females. The parameter estimates for marriage for females born in 1975 are nearly half of what they had been in the older cohorts (see Table A7), suggesting that although marital status still has an influence on the likelihood of home ownership, this influence is waning. Possible explanations for such a change may be found in the delay of marriage itself, causing young people with the financial means to enter home ownership alone, or alternatively in the rise in de facto relationships amongst young people of this age range. The positive influence of marriage on home ownership may be shared by de facto relationships, provided that the influence is related to financial factors, such as two incomes, rather than some other aspect of marriage not captured here.

The influence of employment status also appears to have declined over the time covered by these cohorts, more so for males than for females. Table A7 shows that the parameter estimates for employment decrease rapidly across the cohorts, until being employed no longer has a significant effect on the likelihood of home ownership for young men (C70 and C75). The influence of employment status on the home ownership of young women, although relatively stable for the three older cohorts, also decreased for those born in 1975.

Summary

This chapter investigated home ownership amongst four cohorts of young people. Cumulative frequencies, contrasting home ownership with renting, indicated that home ownership amongst young people (under 25) has decreased steadily over the years covered by the four cohorts. This finding is in line with much of the previous research, which states that young people are delaying their purchase of a home and that home ownership is increasingly out of reach for the majority of young people under the age of 30 (Stone, 1998; Yates, 1994). Young people, particularly those in the two youngest cohorts surveyed here, are spending longer periods of time in rental properties, as evidenced by the higher proportions of young people from the 1975 cohort renting at most ages surveyed.

The multivariate analysis of the influence of background characteristics, educational and employment activity and marital status on the hazard of home ownership indicated that the only consistent influences on the likelihood of a young person becoming a home owner in the surveyed period (ages 19-25) were marital status and being employed for the year prior to purchasing the property. Married people had two to four times the likelihood of home ownership of their unmarried (single and de facto) peers, whilst those who were employed were, in some cases, up to four times more likely to buy a home than those who were not employed.

Some other factors showed isolated effects; for example, young people born in 1961 and females born in 1970 and 1975 who were from non-metropolitan areas were more likely to own their own home, and females born in 1965 and 1975 who held a university qualification were significantly less likely to purchase a home than those without such a qualification.

Although still significant, the influence of marital and employment status has decreased over the two decades covered by the four cohorts. This change was particularly dramatic amongst males, as the positive influence of employment was quite strong in the older cohorts, but was not significant for the two youngest cohorts.

6. DISCUSSION

The school-to-work transition, which has been the focus of most LSAY reports, is not the only transition young people face during their late teens and mid-twenties. During this time young people experience many other major transitions—from the parental home to independent living, from being single to establishing committed relationships and becoming a parent. To many young people these transitions are as important as the transition from school to work. This report investigated trends in three such transitions: leaving the parental home, getting married, and buying a home. It examined the relationship between these markers of adulthood and a number of factors hypothesised to influence transitions. Four main questions were examined for each of these transitions:

- Have there been changes in the rate and age at which young Australians are leaving home, getting married, or buying a home? If so, are there patterns or trends in these changes?
- What are the factors that influence young Australians in these transitions to adulthood?
- Are there gender-related differences in the influence of different factors on the likelihood of completing these transitions?
- Have there been changes over time in the influences of these factors on transitions to adulthood?

It was found that there are trends in the age at which young Australians are completing transitions. Young people are remaining in the parental home longer, a change that is more evident amongst young women than young men. They are choosing less formal de facto relationships more frequently and delaying their entry to marriage; are spending more time in rental accommodation; and are entering home ownership at decreasing rates. It appears that a relatively simple and condensed journey from education to full-time employment, to moving out of home and into home ownership, from "singledom" to marriage is no longer the norm for young people.

It is of note that gender differences were apparent in these trends in the transition to adulthood amongst young Australians. Females continue to leave home earlier and at greater rates (at least initially), and continue to enter into marriage and home ownership earlier than their male peers. This is not surprising, given the continued strength of the social norm of age hypergamy, in which females traditionally marry males older than themselves.

In relation to the second and third research questions, various factors were found to influence the likelihood of a young person completing the transition to adulthood during the surveyed period, and these influential factors differed according to the transition under investigation and the gender of the young person.

The likelihood of leaving home was influenced strongly by socio-demographic factors, such as coming from a non-metropolitan area, which increased the likelihood of this transition occurring, or having a parent who was born in a non-English speaking country, which significantly decreased the likelihood of this marker being achieved. These factors have been found to influence leaving home in earlier investigations of this transition (Young, 1987), and remain a strong influence today. Holding a post-secondary qualification (TAFE or university) increased the likelihood that a young man from all cohorts would leave home before the age of 25, but it did not have a consistent influence on the likelihood of a young woman making this same transition.

The investigation of marriage found that the measure of location was again one of the stronger influences for young people, with those from a non-metropolitan area being around one and a half times as likely to marry during the years surveyed than those who were from metropolitan areas. This influence appeared to be stronger for males than for females. Analyses of leaving home indicated that males and females from a non-metropolitan area were also more likely to have moved out of the parental home by age 25. These results in combination suggest that young people from non-metropolitan areas may be moving out of the parental home for the purpose of establishing a marital home at earlier ages than young people from metropolitan areas.

Consistent influences of employment and study were also found, with employment significantly increasing the likelihood of marriage for all males and females from the older cohorts, and study activity decreasing the likelihood of marriage for most young people. Gender differences in the influence of educational attainment were also noted: Females from the three older cohorts were less likely to marry if they held a university qualification, but the level of qualification had no consistent effect on the likelihood of males making this transition.

Home ownership amongst young Australians is most strongly influenced by the completion of previous transitions, marriage in particular. Having completed the transition to marriage increased the likelihood of achieving home ownership as much as four times for some young people, whilst having achieved relatively stable employment in the previous year also increased the chances of owning one's home before the age of 25 for all except the two youngest cohorts of males. Gender differences in the influence of location and education were noted. The positive relationship between coming from a non-metropolitan area and buying a home was more consistent across the cohorts for females (increasing the likelihood for those born in 1961, 1970 and 1975) than it was for males. The negative influence of education on home ownership was significant for females but not for males.

Finally, it was considered whether there had been changes in the influences on the transition over the two decades (1980-2000) covered by the four cohorts. In reference to the transition of leaving home, whilst there had not been a great deal of change in the influence of coming from a non-English speaking background (which decreased the likelihood of leaving home), the influence of coming from a non-metropolitan area appears to be increasing over time. The relative size of the parameter estimate for this factor has doubled over the years covered by the first and fourth cohorts for males and females alike. It is difficult to speculate on what may lie behind this increase in the influence of location on leaving home, without knowledge of the reasons for leaving home. It has been noted that young people leave home for numerous reasons, including marriage, further study, employment opportunities and independence. It is possible that more young people from non-metropolitan areas are leaving their family home in search of employment and/or education opportunities that are not available in their local communities.

In the analyses of marriage, the influence of employment and education activity varied over the four cohorts as well as between genders. The positive influence of employment in the previous year on marriage for males appears to have decreased over the years covered by the four cohorts; although for males born in 1970, being employed in the previous year was the strongest influence on marriage. This divergence from the overall trend may be related to the particular time in which these young men came of age, with the relative instability of the economic market during this time possibly highlighting employment as a prerequisite to marriage for these young men in particular. For females, a pattern of increasing influence of study activity was found. Study activity in the previous year appears to be a hindrance to marriage that has increased in strength over the past two decades, particularly for young women. This increase in the influence of study activity may be related to the increased demand for higher qualifications and training in the labour force, and the corresponding increase in the numbers of young people who are prolonging their education in recent times. Alternatively, it may be that combining the roles of student and spouse is becoming increasingly difficult for young people in financial terms.

A comparison of the relative degree of influence of marital and employment status on the likelihood of home ownership suggests that both of these variables have been decreasing in importance for young people contemplating purchasing a home of their own. The size of the parameter estimates for marriage and employment decreased by almost half between young women born in 1961 and those born in 1975, though still remaining a significant influence on home ownership. For young men, both of these influences had been strong in the oldest cohort, decreased steadily across the cohorts, and were no longer significant for those born in 1975.

Issues for Future Research

At the beginning of this report, three alternative explanations for both the trends in the transitions, and the changes in the influences on the transitions reported here and in other research were presented: the rising demand for educational qualifications and the subsequent increased participation rates in post-secondary education; changes in the economic environment with decreased work opportunities for young people in general and early school-leavers in particular, and increased levels of instability of the labour force; and broader social and cultural changes that may have welcomed alternatives to the traditional pathway to adulthood, such as de facto relationships and "singledom" as a life-long choice.

None of these explanations in isolation can account satisfactorily for the findings reported here. Whilst the increase in educational participation may explain the increases in the age that young people leave home, it cannot explain the increase in the time between leaving full-time education and getting married and purchasing a home. Where the level of a young person's educational attainment has an effect on a transition such as marriage, there is a possibility that something about education besides time out of the work force and forgone income may be having an effect on this transition.

Other authors have suggested that economics is responsible for delayed transitions, specifically that the average price of housing these days has reached a point at which home ownership is now out of reach of any but dual-income households (Kilmartin, 2000). The finding that married people are much more likely than their unmarried counterparts to take on the financial burden of a mortgage lends credence to this explanation of the trend of decreasing home ownership amongst young Australians. The effect found of marital status on home ownership remains significant, however, when employment status is controlled. This raises the possibility that the relationship between being in a marriage and purchasing a house may be more complicated than a simple financial explanation, such as the double-income argument, would suggest. It is not possible to comment upon any hypothesised relationship between the respondents' employment status and that of their partners, leaving us to question what it is about being married that allows young Australians to enter the property market other than having a possible dual income to commit to the purchase price of a home. Similarly, the economic argument does not explain why the influence of employment on home ownership, although still a significant factor for some, appears to be decreasing in its importance for males.

Differences in the rate at which cohorts of young people leave the parental home to strike out on their own are affected by the environment in which they find themselves at the time of their decision. Economic factors, such as high unemployment, an unstable labour market, inflated prices or limited rental accommodation, may all influence the ease with which a young person can make the transition to independent living. The comparatively high proportion of the 1970 cohort who were living at home and the particularly strong effects of employment on the likelihood of marriage for these males are examples of such period effects on transitions to adulthood.

It is also probable that the decision to undertake a transition such as leaving home or getting married is greatly informed by the attitudes and social norms of the society in which a young person is located. Data from this study do not allow investigation of the influence of factors such as attitudes towards relationships or views of the importance of independence, which may have an important role in determining when and if a young person will undertake certain transitions.

The failure of any of these explanations in isolation to explain the changing patterns in the pathways to adulthood indicates that future research should endeavour to investigate these changes from as broad a perspective as is possible, rather than seeking to establish the veracity of one explanation, be it economic, educational or social, over another.

Another factor not discussed here is the apparent rise in popularity in de facto relationships as a potential marriage alternative, especially amongst those in the youngest cohort. The reasons behind this apparent change in preferred relationship may be manifold—changes in societal attitudes towards de facto relationships, with subsequent changes to legal views of the status of such relationships; increases in the amount of time spent in dependent (at least financially speaking) relationships with the family; or perhaps a reluctance on behalf of young people to enter into marital relationships after having watched those of their parents' generation fail (Kiernan & Cherlin, 1998). The relationship between the background characteristics and education and employment activities discussed here and transition into de facto relationships, and from de facto relationships to marriage or "singledom" may differ greatly from the relationships currently presented between these factors and the transition to marriage. It is possible that investment in a more "flexible" arrangement, such as a de facto relationship, is seen as a more attractive alternative to a formal, legal marriage, particularly for groups of young people who are faced with greater uncertainty in terms of stable employment.

The role of de facto relationships, either as another stage in the transition to adulthood or as an alternative to marriage as a marker of adulthood, is an important issue to be considered by any future research into the pathways to adulthood taken by young Australians.

Policy Implications

This report focuses on the social transitions of young Australians and particularly their achievement of the traditional markers of adulthood. Decisions to leave home, to marry, or to purchase a house or flat are influenced and informed by numerous factors from their past experiences and present situations. Longitudinal data can provide important perspectives on these transitions by linking them to previous achievements and backgrounds as well as concurrent influences. Australian social policies concerned with education, employment, health, welfare and housing will be enriched if they are augmented by reference to earlier aspects of social and intellectual development.

Delays in the transition to adult independence are observed in many other countries despite the existence of a wide variety of youth policies. In addition, the transitions themselves are complex and inter-related. It is difficult, therefore, to propose a single isolated policy that would impact on the rate at which young Australians today are attaining the traditional markers of adulthood. Rather, it is recommended that policies targeting educational participation and employment of young people take into consideration the capacity of young people to gain independence and make their way to adulthood. Of importance also, is the strong relationship shown in other research between the attainment of certain markers of adulthood, such as independent living and marriage, and the self-reported levels of wellbeing amongst young Australians (Fleming & Marks, 1998). Policies that delay the attainment of independence can affect the life satisfaction and wellbeing of young Australians at many points in their journey. It is important that these potential side effects be considered as part of the process of policy development.

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APPENDIX 1 SAMPLES AND POPULATIONS

Although the *Youth in Transition* cohorts all have different sampling designs, they are all age-based samples. The 1961 and 1975 *Youth in Transition* cohorts are samples from the population of 14 year olds attending school in 1975 and 1989, respectively. These students were in Years 8, 9, or 10 with differing proportions across States. Year 9 students were the modal category in most states and samples. The 1965 and 1970 *Youth in Transition* cohorts are samples of 10 year olds attending school in 1975 and 1980, respectively.

The data for the 1961 and 1965 cohorts are derived from the 1975 Australian Studies in School Performance, and the data for the 1970 cohort are derived from the 1980 Australian Studies in Student Performance (1980 ASSP). The 1975 cohort was not connected with a national assessment study but was implemented in 1989 to complement the other *Youth in Transition* cohorts.

All samples are two-stage stratified random samples using proportional probability sampling. In the first stage schools were sampled with a probability proportional to the number of 14 year olds (or 10 year olds) attending school from a complete list for each State and Territory, arranged in postcode order. When a school declined to take part in the study, a replacement school of the same type (Government, Catholic or Independent) in a nearby location (identified by postcode) was selected. Listing schools in postcode order implicitly stratifies by geographic location. In the second stage, 25 students or two classes were randomly selected at each school. In the case of the 1989 *Youth in Transition* data, students were randomly selected from the list, or one or two intact classes were randomly selected from a list of classes. In the ASSP studies in which students were randomly selected from a list of students, if a student refused to take part, a replacement student was selected. In rare cases, a greater number of students were selected either at the request of the school principal or because classes were selected which included students younger or older than 14 years. If there were fewer than 25 within-scope students in a school all students were selected. When less than 25 students were selected that school was combined with another school in the same location to form pseudo-schools.

Subsequent data collection for the *Youth in Transition* project began in 1978 with the survey of a single national sample of 17-year-olds, more than 6000 persons who had been born in 1961. In 1981, 1985 and 1989 similarly sized samples from the 1965, 1970 and 1975 birth cohorts were added to the program. The annual surveys of these samples covered ages 17 to 33 years for the 1961 cohort (finished in 1994), 16 to 30 years for the sample born in 1965 (finished in 1995), 15 to 24 years for those born in 1970 (finished in 1994), and 14 to 25 years for the newest of the samples, those born in 1975. Data continues to be collected from this 1975 cohort. Gaps in the otherwise annual cycle of surveys, as in the case of the 1961 cohort in 1985 and 1988 indicate where resource constraints precluded a survey in that year. More details on the LSAY project can be obtained from the ACER Internet site (www.acer.edu.au).

The cohorts are referred to by the year they were born, for example the 1975 cohort was born in 1975.

Table A1 Summary of Measures at Age 18 (Weighted Frequencies and Percentages)

Background Variables	C61 Born in 1961		C65 Born in 1965		C70 Born in 1970		C75 Born in 1975	
	n	%	*n*	%	*n*	%	*n*	%
Gender								
Male	1700	50	1298	45	815	46	1504	47
Female	1733	50	1570	55	960	54	1711	53
Parent's Education								
Higher Education	257	8	227	8	123	7	481	15
Not Higher Education	2777	91	2515	92	1534	93	2684	86
Father's Country of Birth								
Australia	2506	73	1912	68	1169	67	2179	69
Other English Speaking	374	11	339	12	190	11	397	13
Non-English Speaking	552	16	564	20	377	22	587	19
Location								
Non-Metropolitan	1416	41	1166	41	798	45	1270	40
Metropolitan	2017	59	1701	59	977	55	1944	60

APPENDIX 2 DATA TABLES

Table A2 Weighted Percentage of Young Males Living in Parental Home, Ages 18 to 25

Age	C61	C65	C70	C75
18	75.26	-	80.42	82.43
19	69.50	77.06	72.00	67.68
20	61.36	-	70.10	63.98
21	59.97	68.06	64.82	58.11
22	52.04	28.87	53.24	52.90
23	40.63	46.10	45.85	44.97
24	-	38.34	37.50	38.09
25	27.78	31.38	-	31.59

Table A3 Weighted Percentage of Young Females Living in Parental Home, Ages 18 to 25

Age	C61	C65	C70	C75
18	64.50	-	80.41	74.03
19	54.39	62.09	69.82	61.27
20	42.49	-	62.39	56.81
21	41.72	47.73	55.05	53.98
22	35.71	24.75	49.67	44.86
23	26.81	34.47	42.04	37.46
24	-	27.82	30.08	33.23
25	18.06	22.29	-	25.10

Table A4 Weighted Percentage of Young People in Relationships Over Time - Marriage and de Facto Relationships

De Facto (%)				
Age	C61	C65	C70	C75
18	-	-	3.7	2.9
19	-	5.1	4.8	7.5
20	-	-	5.4	10.3
21	10.4	8.4	8.1	11.1
22	7.4	9.4	9.8	15.1
23	7.4	11.9	11.0	15.7
24	-	13.3	11.9	18.4
25	7.9	13.8	-	19.8
Married (%)				
Age	C61	C65	C70	C75
18	-	-	1.1	0.2
19	-	4.1	1.2	0.9
20	-	-	3.9	2.2
21	17.8	11.9	6.7	4.7
22	27.9	18.2	11.4	8.8
23	34.6	24.6	16.4	12.9
24	-	31.5	26.7	18.5
25	46.8	38.4	-	25.1
Total in Partnerships (%)				
Age	C61	C65	C70	C75
18	-	-	4.8	3.0
19	-	9.2	5.9	8.4
20	-	-	9.4	12.5
21	28.2	20.2	14.8	15.7
22	35.4	27.6	21.2	23.9
23	41.9	36.5	27.3	28.7
24	-	44.8	38.6	36.9
25	54.7	52.2	-	44.9

APPENDIX 3 MULTIVARIATE ANALYSES TABLES

Negative parameter estimates may be interpreted as decreasing the rate at which an event occurs, or increasing the rate of survival- in this report survival indicates reaching the end of the survey period (age 25 or 24) without a) leaving home (Table A5); b) getting married (Table A6); or c) buying a home (Table A7). Conversely, positive parameter estimates increase the likelihood of such a transition occurring during the surveyed period, thereby decreasing "survival".

Table A5 Cox's Regression Parameter Estimates of the Influence of Background, Education and Employment Variables on Leaving Home for the Four Cohorts

Variables		Cohort 1961		Cohort 1965		Cohort 1970		Cohort 1975	
		Males	Females	Males	Females	Males	Females	Males	Females
n cases		*2269*	*2291*	*1632*	*1569*	*1028*	*1135*	*1486*	*1837*
Parent's Education Level	(No Higher Education)								
	Higher Education	0.34 (0.11)**	0.04 (0.10)	-0.03 (0.19)	0.45 (0.15)*	0.12 (0.21)	0.12 (0.16)	0.17 (0.12)	0.16 (0.10)
Location	(Metropolitan)								
	Non-Metropolitan	0.30 (0.07)***	0.29 (0.06)***	0.42 (0.11)***	0.54 (0.10)***	0.35 (0.12)*	0.59 (0.11)***	0.59 (0.11)***	0.65 (0.08)***
Parent's Cultural Background	(Australia-born)								
	Other English-Speaking	0.13 (0.09)	0.07 (0.09)	-0.99 (1.00) †	0.20 (0.52)	0.11 (0.17)	0.22 (0.15)	0.05 (0.15)	0.19 (0.11)
	Non-English Speaking	-0.24 (0.09)*	-0.45 (0.09)***	0.06 (0.14)	-0.06 (0.15)	-0.78 (0.18)***	-0.36 (0.13)*	-0.49 (0.16)***	-0.59 (0.11)***
Educational Level	(Didn't finish Secondary School)								
	Completed Secondary School	0.40 (0.11)**	0.26 (0.09)*	0.11 (0.25)	0.16 (0.20)	0.31 (0.23)	0.46 (0.17)*	0.57 (0.26)*	0.13 (0.22)
	TAFE or other qualification	0.63 (0.09)***	0.56 (0.08)***	0.53 (0.14)***	0.18 (0.12)	0.45 (0.18)*	0.16 (0.15)	0.56 (0.24)*	0.60 (0.20)*
	University Qualification	0.74 (0.11)***	0.50 (0.11)***	0.62 (0.17)**	0.02 (0.18)	0.59 (0.21)*	0.24 (0.17)	0.93 (0.24)***	0.54 (0.20)*
Employment/Activity									
	Employed	-0.25 (0.07)***	-0.09 (0.06)	0.40 (0.15)*	0.40 (0.14)*	0.14 (0.15)	0.01 (0.12)	0.14 (0.12)	-0.01 (0.09)
	Studying	-0.28 (0.08)***	-0.20 (0.08)*	-0.00 (0.13)	0.03 (0.12)	-0.19 (0.14)	-0.06 (0.12)	-0.02 (0.12)	-0.11 (0.09)

* $p < 0.05$ ** $p < 0.001$ *** $p < 0.0001$

† Results such as these indicate that cell sizes for this group were too small to allow a reasonable estimate to be produced.

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Table A6 Cox's Regression Parameter Estimates of the Influence of Background, Education and Employment Variables on Marriage for the Four Cohorts

Variables		Cohort 1961		Cohort 1965		Cohort 1970		Cohort 1975	
		Males	Females	Males	Females	Males	Females	Males	Females
n cases		*2259*	*2221*	*1975*	*2105*	*1123*	*1284*	*1659*	*2219*
Parent's Education Level	(No Higher Education)								
	Higher Education	-0.09 (0.18)	-0.39 (0.15)*	-0.03 (0.23)	0.15 (0.15)	-0.38 (0.47)	-0.50 (0.30)	-0.22 (0.29)	-0.38 (0.17)*
Location	(Metropolitan)								
	Non-Metropolitan	0.40 (0.10)***	0.18 (0.08)*	0.51 (0.12)***	0.20 (0.09)*	0.36 (0.21)	0.21 (0.14)	0.52 (0.20)*	0.33 (0.12)*
Parent's Cultural Background	(Australia-born)								
	Other English-Speaking	-0.02 (0.15)	0.01 (0.12)	-12.8 (446.0)†	-0.29 (0.71)	0.47 (0.28)	0.15 (0.21)	0.07 (0.30)	-0.14 (0.18)
	Non-English Speaking	0.15 (0.13)	-0.29 (0.12)*	0.19 (0.17)	-0.03 (0.14)	-0.66 (0.36)	0.02 (0.18)	0.05 (0.29)	0.19 (0.15)
Educational Level	(Didn't finish Secondary School)								
	Completed Secondary School	0.12 (0.16)	-0.16 (0.11)	-0.06 (0.28)	-0.07 (0.18)	-0.14 (0.35)	-0.62 (0.23)*	-0.75 (0.39)	0.58 (0.28)*
	TAFE or other qualification	0.37 (0.12)*	-0.03 (0.09)	0.17 (0.14)	-0.06 (0.11)	-0.23 (0.26)	-0.44 (0.17)*	-0.53 (0.33)	0.43 (0.27)
	University Qualification	0.04 (0.17)	-0.34 (0.15)*	0.06 (0.20)	-0.46 (0.16)*	-0.58 (0.33)	-0.56 (0.22)*	-0.34 (0.32)	0.15 (0.27)
Employment/Activity									
	Employed	1.09 (0.18)***	0.59 (0.10)***	0.88 (0.25)**	0.50 (0.14)**	1.13 (0.40)*	0.22 (0.18)	0.63 (0.32)*	0.30 (0.16)
	Studying	-0.25 (0.12)*	-0.38 (0.11)**	-0.46 (0.19)*	-0.40 (0.13)*	-0.14 (0.26)	-0.66 (0.19)**	-0.91 (0.30)*	-0.71 (0.15)***

* $p < 0.05$ ** $p < 0.001$ *** $p < 0.0001$

† Results such as these indicate that cell sizes for this group were too small to allow a reasonable estimate to be produced.

Table A7 Cox's Regression Parameter Estimates of the Influence of Background, Education, Employment Variables and Marriage on Home Ownership for the Four Cohorts

Variables		Cohort 1961		Cohort 1965		Cohort 1970		Cohort 1975	
		Males	Females	Males	Females	Males	Females	Males	Females
n cases		*2269*	*2291*	*1976*	*2155*	*1114*	*1285*	*1648*	*2198*
Parent's Education Level	(No Higher Education)								
	Higher Education	-0.16 (0.20)	0.02 (0.15)	0.02 (0.21)	-0.01 (0.16)	0.17 (0.31)	-0.14 (0.26)	-0.22 (0.19)	-0.26 (0.14)
Location	(Metropolitan)								
	Non-Metropolitan	0.31 (0.11)*	0.20 (0.08)*	0.20 (0.11)	0.12 (0.09)	0.21 (0.18)	0.33 (0.14)*	0.11 (0.14)	0.44 (0.10)***
Parent's Cultural Background	(Australian)								
	Other English-Speaking	0.09 (0.16)	-0.04 (0.13)	-0.58 (1.00)	-0.25 (0.71)	0.13 (0.25)	0.09 (0.21)	0.25 (0.18)	-0.01 (0.15)
	Non-English Speaking	0.16 (0.14)	-0.03 (0.12)	0.13 (0.16)	-0.09 (0.14)	-0.46 (0.27)	-0.11 (0.18)	-0.23 (0.20)	-0.21 (0.14)
Educational Level	(Didn't finish Secondary School)								
	Completed Secondary School	0.19 (0.17)	0.08 (0.12)	-0.28 (0.29)	-0.01 (0.17)	0.30 (0.32)	-0.11 (0.21)	-0.02 (0.31)	-0.13 (0.22)
	TAFE or other qualification	0.39 (0.13)*	0.18 (0.10)	0.09 (0.13)	0.02 (0.10)	0.17 (0.26)	-0.31 (0.18)	0.33 (0.27)	-0.01 (0.20)
	University Qualification	-0.06 (0.19)	-0.19 (0.16)	-0.28 (0.19)	-0.37 (0.16)*	-0.05 (0.31)	-0.39 (0.22)	0.06 (0.27)	-0.41 (0.20)*
Lagged Activity									
	Employed	1.51 (0.25)***	0.54(0.10)***	1.01 (0.23)***	0.47 (0.11)****	0.26 (0.24)	0.59 (0.19)**	0.24 (0.18)	0.28 (0.12)*
	Studying	-0.20 (0.14)	-0.36 (0.12)*	-0.23 (0.17)	-0.25 (0.13)	-0.07 (0.21)	-0.36 (0.18)*	-0.27 (0.17)	-0.17 (0.12)
Marital Status	(Unmarried)								
	Married	1.17 (0.13)***	1.03 (0.11)***	1.16 (0.16)***	1.50 (0.10)***	1.54 (0.34)***	0.71 (0.27)*	0.44 (0.39)	0.60 (0.21)*

* $p < 0.05$ ** $p < 0.001$ *** $p < 0.0001$

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